

FORM B1		United States Bankruptcy Court NORTHERN District of ILLINOIS				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Rowells Craig T.				Name of Joint Debtor (Spouse)(Last, First, Middle): Rowells, Lorraine A.			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4314				Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 0649			
Street Address of Debtor (No. & Street, City, State & Zip Code): 1055 Worthington Dr. Hoffman Estates IL. 60194				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1055 Worthington DR. Hoffman Estates IL 60194			
County of Residence or of the Principal Place of Business: Cook				County of Residence or of the Principal Place of Business: Cook			
Mailing Address of Debtor (if different from street address): SAME				Mailing Address of Joint Debtor (if different from street address): SAME			
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE							
Information Regarding the Debtor (Check the Applicable Boxes)							
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13				
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.				
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)							
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**Craig T. Rowells and
Lorraine A. Rowells****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Craig T. Rowells

Signature of Debtor

X /s/ Lorraine A. Rowells

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ CHARLES A. JOHNSON

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No**Signature of Attorney****X /s/ CHARLES A. JOHNSON**

Signature of Attorney for Debtor(s)

CHARLES A. JOHNSON 6180747

Printed Name of Attorney for Debtor(s)

CHARLES A. JOHNSON, P.C.

Firm Name

684 W. BOUGHTON

Address

BOLINGBROOK IL 60440**630-759-4550**

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

In re **Craig T. Rowells and Lorraine A. Rowells** / Debtor

Case No. _____

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Home-1055 Worthington Dr., Hoffman Estates, IL. 60194	Home Mortgage	J	\$ 260,000.00	\$ 228,911.64
TOTAL \$			260,000.00	

(Report also on Summary of Schedules.)

No continuation sheets attached

In re Craig T. Rowells and Lorraine A. Rowells

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		LaSalle Bank-\$100.00 Location: In debtor's possession	J	\$ 100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchen table & Chairs-\$50.00, Couch, Loveseat, Chair, 2 end tables, coffee table, bookcase-\$200.00, Diningroom set with 6 chairs-\$300.00, Dedroom set-\$200.00, Twin bed set-\$100.00, Twin bed set-\$100.00, 6 lamps-\$120.00, 27"TV-\$50.00, 13"TV-\$20.00, exercise bike-\$35.00, Washer & Dryer-\$200.00, 2 bikes-\$50.00, Stove & Refrigerator-\$350.00, Computer, printer, desk \$50.00, VHS Recorder-\$10.00 Location: In debtor's possession	J	\$ 1,835.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal clothing-\$250.00 Location: In debtor's possession	J	\$ 250.00
7. Furs and jewelry.		2 Wedding bands-\$200.00, 2 Mickey Mpouse Watches-\$50.00 Location: In debtor's possession	J	\$ 250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re Craig T. Rowells and Lorraine A. Rowells

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<i>Philips Semiconductor Inc. 401K -\$6000.00</i> <i>Location: In debtor's possession</i>	W	\$ 6,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<i>WORKMEN'S COMPENSATION SUIT-WC 413-779195</i> <i>Location: UNITED PARCEL</i>	H	\$ 0.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		<i>1999 CHEVROLET Blazer-\$7000.00</i> <i>Location: In debtor's possession</i>	J	\$ 7,000.00
		<i>1998 Ford Contour-\$2500.00</i> <i>Location: In debtor's possession</i>	J	\$ 2,500.00

In re Craig T. Rowells and Lorraine A. Rowells

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		Snowblower-\$50.00, Lawnmower-\$50.00 Location: In debtor's possession	J	\$ 100.00
Total				\$ 18,035.00

In re Craig T. Rowells and Lorraine A. Rowells

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Home	735 ILCS 5/12-901	\$ 15,000.00	\$ 260,000.00
Deposits of money with banks, etc	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,835.00	\$ 1,835.00
Wearing apparel	735 ILCS 5/12-1001(a)	\$ 250.00	\$ 250.00
Furs and jewelry	735 ILCS 5/12-1001(b)	\$ 250.00	\$ 250.00
Interests in pension or profit sharing plans	735 ILCS 5/12-1006	\$ 6,000.00	\$ 6,000.00
WORKMEN'S COMPENSATION SUIT	820 ILCS 305/21	\$ 0.00	\$ 0.00
Automobiles, trucks, trailers, etc, and accessories	735 ILCS 5/12-1001(c)	\$ 304.61	\$ 7,000.00
Automobiles, trucks, trailers, etc, and accessories	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 2,500.00
Any other personal property	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00

FORM B6D (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
		H--Husband W--Wife J--Joint C--Community					
Account No: 8285 Creditor # : 1 Bank of America Mortgage Customer Service PO Box 9000 Getzville NY 14068-9000	J	Mortgage Value: \$ 260,000.00				\$ 187,171.44	\$ 0.00
Account No: 6883 Creditor # : 2 Fifth Third Bank Indiana (Northern) PO Box 630778 Cincinnati Oh 45263-0778	J	2nd Mortgage Value: \$ 260,000.00				\$ 41,740.20	\$ 0.00
Account No: 5847 Creditor # : 3 Ford Credit PO Box 64400 Colorado Springs CO 80962-4400	J	Automobile Loan Value: \$ 2,500.00				\$ 2,974.47	\$ 474.47
Account No: Creditor # : 4 Harris Bank PO Box 6201 Carol Stream IL 60197-6201	J	Automobile Loan Value: \$ 7,000.00				\$ 7,695.39	\$ 695.39
No continuation sheets attached						Subtotal \$ (Total of this page) Total \$	239,581.50 239,581.50

(Use only on last page. Report total also on Summary of Schedules)

In re Craig T. Rowells and Lorraine A. Rowells / DebtorCase No. _____
(if known)**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1009 Creditor # : 1 American Express PO Box 650448 Dallas TX 75265-0448	H	Credit Card Purchases				\$ 4,295.22
Account No: 1009 Representing: American Express		Nationwide Credit Inc. PO Box 740640 Atlanta GA 30374-0640				
Account No: 1009 Representing: American Express		NCO Fionancial Systems Inc. PO Box 41747 Philadelphia PA 19101-1457				
Account No: 1000 Creditor # : 2 American Express PO Box 360001 Ft. Lauderdale FL 33336-0001	H	Credit Card Purchases				\$ 6,560.59
<div>12 continuation sheets attached</div> <div> Subtotal \$ (Total of this page) Total \$ (Report total also on Summary of Schedules) </div>						10,855.81

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1000 Representing: American Express		Zwicker & Associates P.C. 800 Federal Street Andover Massachusetts 01810-1041				
Account No: 0095 Creditor # : 3 Bank of America PO Box 650260 Dallas TX 75265-0260	H	Credit Card Purchases				\$ 2,853.74
Account No: 0095 Representing: Bank of America		Client Services Inc. 3451 Harry S. Truman Blvd St. Charles MO 63301				
Account No: 2376 Creditor # : 4 Behavioral Healthcare Asso. 1375 E. Schaumburg Rd. Suite 260 Schaumburg IL 60194-3658	H	Medical Bills				\$ 35.00
Account No: 2376 Representing: Behavioral Healthcare Asso.		Keynote Consulting Inc. 220 W. Campus Dr Suite 102 Arlington Height IL 60004				
Account No: 81-3 Creditor # : 5 BP Processing Center Des Moines IA 50360-6600	H	Credit Card Purchases				\$ 1,078.08

Sheet No. 1 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	3,966.82
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 81-3 Representing: BP		CitiCorp Credit Services Inc PO Box 3136 Milwaukee WI 53201-3136				
Account No: 8619 Creditor # : 6 Cardmember Service/Bank One PO Box 15153 Wilmington DE 19886-5153	W	Credit Card Purchases				\$ 1,263.28
Account No: 8619 Representing: Cardmember Service/Bank One		Valentine & Kebartas Inc. PO Box 325 Lawrence MA 01842-0625				
Account No: 0446 Creditor # : 7 Cardmember Services/Bank One PO Box 94011 Palatine IL 60094-4011	W	Credit Card Purchases				\$ 1,512.02
Account No: 0446 Representing: Cardmember Services/Bank One		Central Credit Services Inc. PO Box 189 St. Charles MO 63302				
Account No: 4023 Creditor # : 8 Cardmember Service/Chase PO Box 15153 Wilmington DE 19886-5153	W	Credit Card Purchases				\$ 1,121.23

Sheet No. 2 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	3,896.53
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 4023 Representing: Cardmember Service/Chase		Alliance One 1160 Centre Point Dr. Suite 1 Mendota Heights MN 55120				
Account No: 2430 Creditor # : 9 Chase PO Box 15651 Wilmington DE 19886-5651	H	Credit Card Purchases				\$ 887.20
Account No: 2430 Representing: Chase		Pentagroup Financial LLC 5959 Corporate Dr. Suite 1400 Houston TX 77036				
Account No: -796 Creditor # : 10 Citgo Processing Ctr Des Moines IA 50362-0300	H	Credit Card Purchases				\$ 1,004.90
Account No: -796 Representing: Citgo		CitiCorp Credit Services Inc PO Box 3136 Milwaukee WI 53201-3136				
Account No: 7953 Creditor # : 11 Citi Cards PO Box 6419 The Lakes NV 88901-6419	W	Credit Card Purchases				\$ 9,475.63

Sheet No. 3 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	11,367.73
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 7953 Representing: Citi Cards		Collect Corp 455 North 3rd Street Suite 260 Phoenix AZ 85004-3924				
Account No: 7953 Representing: Citi Cards		National Financial Systems 600 W. John St. PO Box 9041 Hicksville NY 11802-9041				
Account No: 3000 Creditor # : 12 Citi Cards PO Box 6415 The Lakes NV 88901-6415	H	Credit Card Purchases				\$ 8,812.73
Account No: 3000 Representing: Citi Cards		Associated Recovery Systems PO Box 469046 Escondido CA 92046-9046				
Account No: 5377 Creditor # : 13 Credit First N.A. PO Box 81344 Cleveland OH 44188-0344	W	Credit Card Purchases				\$ 1,719.31
Account No: 5377 Representing: Credit First N.A.		Alliance One 1684 Woodlands Dr. Suite 150 Maumee Oh 43537				

Sheet No. 4 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	10,532.04
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 7771 Creditor # : 14 Credit First N.A. PO Box 81344 Cleveland OH 44188-0344	H	Credit Card Purchases				\$ 1,200.68
Account No: 7771 Representing: Credit First N.A.		Client Services Inc. 3451 Harry S. Truman Blvd St. Charles MO 63301				
Account No: 2595 Creditor # : 15 Discover Card PO Box 30395 Salt Lake City UT 84130-0395	H	Credit Card Purchases				\$ 9,791.50
Account No: 2595 Representing: Discover Card		Baker, Miller, Markoff & Krasny 29 N. Wacker Drive 5th Floor Chicago IL 60606				
Account No: 731 Creditor # : 16 Elk Grove Open MRI, Inc. PO Box 5940 Dept 20-1013 Carol Stream IL 60197-5954	H	Medical Bills				\$ 74.60
Account No: 2318 Creditor # : 17 Exxon Mobil PO Box 4598 Carol Stream IL 60197-4598	W	Credit Card Purchases				\$ 857.48

Sheet No. 5 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	11,924.26
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 2318 Representing: Exxon Mobil		Client Services Inc. 3451 Harry S. Truman Blvd St. Charles MO 63301				
Account No: 9112 Creditor # : 18 GE Money Bank PO Box 960061 Orlando FL 32896-0061	J	Credit Card Purchases				\$ 1,309.14
Account No: 9112 Representing: GE Money Bank		Arrow Financial Services LLC 21031 Network place Chicago IL 60678-1031				
Account No: 9112 Representing: GE Money Bank		Client Services Inc. 3451 Harry S. Truman Blvd St. Charles MO 63301				
Account No: 0320 Creditor # : 19 Household Bank DISPUTE PROCESSING TiGARD OR 97223-8517	J					\$ 663.00
Account No: 71-7 Creditor # : 20 JC Penny PO Box 960001 Orlando FL 32896-0001	W	Credit Card Purchases				\$ 4,666.64

Sheet No. 6 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	6,638.78
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 71-7 Representing: JC Penny		Encore 400 N. Rogers Rd. PO Box 3330 Olathe KS 66063-3330				
Account No: 71-7 Representing: JC Penny		NCO Financial Systems Inc. 6286 Pearl Road Parma Heights OH 44130				
Account No: 5645 Creditor # : 21 Lake View Dental Asso. PC 1014 W. Belmont Ave Chicago IL 60657	H	Dentist Bill				\$ 221.00
Account No: 3184 Creditor # : 22 Lane Bryant PO Box 659728 San Antonio TX 78265-9728	W	Credit Card Purchases				\$ 154.95
Account No: -653 Creditor # : 23 Marshall Fields PO BOX 94578 Cleveland OH 44101-4578	W	Credit Card Purchases				\$ 2,596.21
Account No: 9141 Creditor # : 24 MBNA America PO Box 15137 Wilmington DE 19886-5137	H	Credit Card Purchases				\$ 12,265.11

Sheet No. 7 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	15,237.27
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 9141 Representing: MBNA America		NCO Financial Systems Inc. PO box 61247 Virginia Beach VA 23466				
Account No: 9141 Representing: MBNA America		TrueLogic Financcial Corp. PO Box 4387 Englewood CO 80155-4387				
Account No: 7691 Creditor # : 25 Medical Correspondence Mang. 6428 Joliet Rd. Suite 105 Countryside IL 60525	W	Medical Bills				\$ 12.00
Account No: 7691 Representing: Medical Correspondence Mang.		Gonazalez & Weichert LLC 5975 Cattlemen Lane PO Box 50276 Sarasota FL 34232-0302				
Account No: 90 A Creditor # : 26 Medical Imaging Prof.S.C. 9410 Compubill Dr. Orland Park IL 60462	H	Medical Bills				\$ 40.00
Account No: 0017 Creditor # : 27 MRI Arlington Heights 1434 N. Emporia Wichita KS 67202-2506	H	Medical Bills				\$ 76.10

Sheet No. 8 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	128.10
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 7953 Creditor # : 28 NCO Financial Systems/CITIBANK PO Box 41625 Philadelphia PA 19101-1625	W	Credit Card Purchases				\$ 9,977.04
Account No: 7953 Representing: NCO Financial Systems/CITIBANK		NCO Fionancial Systems Inc. PO Box 41417 Dept 99 Philadelphia PA 19101				
Account No: 2858 Creditor # : 29 New York & Company PO Box 182122 Columbus OH 43218-2122	W	Credit Card Purchases				\$ 137.46
Account No: 4771 Creditor # : 30 Providian Visa PO Box 660487 Dallas TX 75266-0487	H	Credit Card Purchases				\$ 1,945.77
Account No: 4771 Representing: Providian Visa		Alliance One 1160 Centre Point Dr. Suite 1 Mendota Heights MN 55120				
Account No: 11s Creditor # : 31 Puga M.D. & Associates S.C. 3601 Algonquin Rd. Suite 500 Rollings Meadows IL 60008-3104	J	Medical Bills				\$ 1,242.79

Sheet No. 9 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	13,303.06
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 11s Representing: Puga M.D. & Associates S.C.		Northwest Collectors Inc. 3601 Algonquin Rd. Suite 500 Rolling Meadows IL 60008-3104				
Account No: 4823 Creditor # : 32 Quest Diagnostics PO Box 64804 Baltimore MD 21264-4804	H	Medical Bills				\$ 9.80
Account No: 1761 Creditor # : 33 Quest Diagnostics PO Box 64804 Baltimore MD 21264-4804	H	Medical Bills				\$ 6.49
Account No: 1761 Representing: Quest Diagnostics		AMCA PO Box 1235 Elmsford NY 10523-0935				
Account No: 501B Creditor # : 34 Radiological Consultants Woods 36311 Treasury Center Chicago IL 60694-6300	H	Medical Bills				\$ 145.10
Account No: 0002 Creditor # : 35 Rehabilitation Inst. Chicago PO Box 6084 Chicago IL 60678-6084	H	Medical Bills				\$ 36.87

Sheet No. 10 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	198.26
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 8622 Creditor # : 36 Sears PO Box 182149 Columbus OH 43218-2149	H	Credit Card Purchases				\$ 6,354.68
Account No: 8622 Representing: Sears		Citi Cards PO Box 1822532 Columbus OH 43218-2532				
Account No: 7592 Creditor # : 37 Sears Dental PO Box 241306 Mayfield Heights OH 44124	H	Dentist Bill				\$ 301.00
Account No: 7592 Representing: Sears Dental		Lou Harris & Company PO Box 977 Northbrook IL 60065-0977				
Account No: 2677 Creditor # : 38 Service Medical Equip.Inc. 764 Burr Oak Dr. Westmont IL 60559	H	Medical Bills				\$ 9.05
Account No: 0402 Creditor # : 39 St. Alexius Medical Center 21219 Network Place Chicago IL 60673-1212	H	Medical Bills				\$ 14.02

Sheet No. 11 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	6,678.75
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Craig T. Rowells and Lorraine A. Rowells / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 5179 Creditor # : 40 St. Alexius Medical Center 21219 Network Place Chcago IL 60673-1212	H	Medical Bills				\$ 90.40
Account No: 8-70 Creditor # : 41 Student Loan Copr. c/o CitiBank (Nevada), N.A. PO Box 6615 The Lakes NV 88901-6615	W	Student Loan				\$ 15,573.76
Account No: 9-90 Creditor # : 42 Target National Bank PO Box 59231 Minneapolis MN 55459-0231	J	Credit Card Purchases				\$ 1,061.59
Account No: 9-90 Representing: Target National Bank		Meyer & Njus P.A. 1100 U.S. Bank plaza Minneapolis MN 55402				
Account No: 0649 Creditor # : 43 U.S. Dept. of Education PO Boix 530260 Atlanta GA 30353-0260	W	Student Loan				\$ 11,961.20
Account No: 						

Sheet No. 12 of 12 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	28,686.95
Total \$ (Report total also on Summary of Schedules)	123,414.36

In re Craig T. Rowells and Lorraine A. Rowells

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Craig T. Rowells and Lorraine A. Rowells / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married		DEPENDENTS OF DEBTOR AND SPOUSE	
RELATIONSHIP		AGE	
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation Unemployed		Sales Support	
Name of Employer		Philips Semi Conductors Inc.	
How Long Employed		20 Years	
Address of Employer		5550 Priarie Stone Place Suite 150 Hoffman Estates IL 60192	
Income: (Estimate of average monthly income)		DEBTOR	
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)		\$ 0.00	
Estimated Monthly Overtime		\$ 0.00	
SUBTOTAL		\$ 0.00	
LESS PAYROLL DEDUCTIONS			
a. Payroll Taxes and Social Security		\$ 0.00	
b. Insurance		\$ 0.00	
c. Union Dues		\$ 0.00	
d. Other (Specify): PowerSaver		\$ 0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS		\$ 0.00	
TOTAL NET MONTHLY TAKE HOME PAY		\$ 0.00	
Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00	
Income from Real Property		\$ 0.00	
Interest and dividends		\$ 0.00	
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$ 0.00	
Social Security or other government assistance			
Specify:		\$ 0.00	
Pension or retirement income		\$ 0.00	
Other monthly income			
Specify:		\$ 0.00	
TOTAL MONTHLY INCOME		\$ 0.00	
TOTAL COMBINED MONTHLY INCOME		\$ 2,715.90	
(Report also on Summary of Schedules)			
		SPOUSE	
		\$ 3,862.52	
		\$ 0.00	
		\$ 3,862.52	
		\$ 760.37	
		\$ 0.00	
		\$ 0.00	
		\$ 386.25	
		\$ 1,146.62	
		\$ 2,715.90	
		\$ 0.00	
		\$ 0.00	
		\$ 0.00	
		\$ 0.00	
		\$ 0.00	
		\$ 0.00	
		\$ 0.00	
		\$ 2,715.90	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Craig T. Rowells and Lorraine A. Rowells / DebtorCase No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	2,060.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	318.00
Water and sewer	\$	50.00
Telephone	\$	70.00
Other 2 Cell Phones	\$	100.00
Other Cable & Internet	\$	107.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	600.00
Clothing	\$	0.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	60.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	37.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	140.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other: 2nd Mortgage	\$	670.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	4,362.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re *Craig T. Rowells and Lorraine A. Rowells*

Case No.

Chapter 7

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 260,000.00		
B-Personal Property	Yes	3	\$ 18,035.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 239,581.50	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	13		\$ 124,321.36	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,715.89
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,362.00
Total Number of Sheets in All Schedules ►		24			
Total Assets ►			\$ 278,035.00		
Total Liabilities ►				\$ 363,902.86	

In re *Craig T. Rowells and Lorraine A. Rowells* / Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature */s/ Craig T. Rowells*
Craig T. Rowells

Date: _____

Signature */s/ Lorraine A. Rowells*
Lorraine A. Rowells

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re *Craig T. Rowells*
and
Lorraine A. Rowells

Case No.
Chapter 7

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to
date: 2005-\$26,576.08-Her
Last
Year: 2004-\$1,356.97-Him
Last
Year: 2004-\$24,144.36-Her
Year
before: 2003-\$13,238.23-Him
Year
before-\$2003-\$10,000.00-Him
2003-\$1387.50-Him

Employment
Employment
Employment
Employment
Employment

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
<i>Creditor:Bank of America</i>	<i>8-1-05</i>	<i>\$2060.00</i>	<i>\$187,171.44</i>
<i>Address:PO Box 9000, Getzville, NY</i>	<i>9-1-05</i>	<i>\$2060.00</i>	
<i>14068-9000</i>	<i>10-1-05</i>	<i>\$2060.00</i>	
<i>Creditor:Fifth Third Bank</i>	<i>8-1-05</i>	<i>\$670.00</i>	<i>\$41,740.20</i>
<i>Address:PO Box 630778, Cincinnati,</i>	<i>9-1-05</i>	<i>\$670.00</i>	
<i>Ohio 45263-0778</i>	<i>10-1-05</i>	<i>\$670.00</i>	
<i>Creditor:Ford Motor Credit</i>	<i>8-1-05</i>	<i>\$281.00</i>	<i>\$2974.47</i>
<i>Address:PO Box 790093, St. Louis,</i>	<i>9-1-05</i>	<i>\$281.00</i>	
<i>MO. 63179-0093</i>	<i>10-1-05</i>	<i>\$281.00</i>	
<i>Creditor:Harris Bank Barrington</i>	<i>7-1-05</i>	<i>\$347.00</i>	<i>\$7695.39</i>
<i>Address:PO Box 6201, Carol Stream,</i>	<i>8-1-05</i>	<i>\$347.00</i>	
<i>IL. 60197-6201</i>	<i>9-1-05</i>	<i>\$347.00</i>	

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>Discover Bank</i>	<i>Collection of Debt</i>	<i>Circuit Court of Cook County</i>	<i>Pending</i>
<i>vs 05-M 1163857</i>		<i>Richard J. Daley Center, Chicago, IL.</i>	
<i>Craig T. Rowells</i>			

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: CHARLES A. JOHNSON Address:684 W. BOUGHTON, Suite 203 BOLINGBROOK, IL 60440</i>	<i>Date of Payment:10-10-05 Payor: Craig T. Rowells</i>	<i>\$750.00</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date _____ Signature /s/ *Craig T. Rowells*
Craig T. Rowells

Date _____ Signature /s/ *Lorraine A. Rowells*
Lorraine A. Rowells

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**In re *Craig T. Rowells and Lorraine A. Rowells*Case No.
Chapter 7

_____/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - HUSBAND'S DEBTS**1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.****2. I intend to do the following with respect to the property of the estate which secures those consumer debts:****a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

Signature of Debtor(s)

Date: _____

Debtor: /s/ Craig T. Rowells

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**In re *Craig T. Rowells and Lorraine A. Rowells*Case No.
Chapter 7

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS**1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.****2. I intend to do the following with respect to the property of the estate which secures those consumer debts:****a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

Signature of Debtor(s)

Date: _____

Debtor: /s/ Lorraine A. Rowells

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**In re *Craig T. Rowells and Lorraine A. Rowells*Case No.
Chapter 7

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's Name
<i>Automobiles, trucks, trailers, etc, and accessories</i>	<i>Harris Bank</i>

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>Home</i>	<i>Bank of America</i>	X		X
<i>Automobiles, trucks, trailers, etc, and accessories</i>	<i>Ford Credit</i>	X		X
<i>Home</i>	<i>Fifth Third Bank</i>	X		X

Signature of Debtor(s)

Date: _____

Debtor: /s/ Craig T. Rowells

Date: _____

Joint Debtor: /s/ Lorraine A. Rowells

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re *Craig T. Rowells*
and
Lorraine A. Rowells

Case No.
Chapter 7

_____/ Debtor
Attorney for Debtor: *CHARLES A. JOHNSON*

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 750.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 750.00
 - c) The unpaid balance due and payable is \$ 0.00
3. \$ 209.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: Respectfully submitted,

X /s/ CHARLES A. JOHNSON
Attorney for Petitioner: *CHARLES A. JOHNSON*
CHARLES A. JOHNSON, P.C.
684 W. BOUGHTON
BOLINGBROOK IL 60440

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re *Craig T. Rowells*
and
Lorraine A. Rowells

Case No.
Chapter 7

_____/ Debtor

Attorney for Debtor: *CHARLES A. JOHNSON*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____

/s/ *Craig T. Rowells*

Debtor

/s/ *Lorraine A. Rowells*

Joint Debtor

